



Illinois Department of Financial and Professional Regulation

Division of Banking

PAT QUINN
Governor

MICHAEL T. MCRAITH
Acting Secretary

JORGE A. SOLIS
Director
Division of Banking

August 11, 2009

KEVIN S CAJAS
10601 81CT
PALOS HILLS, IL 60465

RE: The application for Loan Originator Registration of:

NAME: KEVIN S CAJAS
FILE NO: 2009-859

Due Date: 07/20/2009

The Illinois Department of Financial and Professional Regulation Division of Banking is willing to offer you the enclosed "AGREEMENT FOR PROBATION" in lieu of moving forward with the denial process. If you wish to accept this agreement, please sign and mail the agreement to the address below **within 15 business days**. You will not be issued a registration certificate until the signed original has been received.

Be advised if the signed agreement is not received **within the 15 business days**, the Department will move forward with the denial process. If you have any questions or concerns, please call (312)793-2284 and ask to speak with the staff attorney.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
Division of Banking
Enforcement Unit-Loan Originator Program
122 S. Michigan Ave. -Suite 1900
Chicago, IL 60603

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF BANKING

IN THE MATTER OF:)	
)	
KEVIN S CAJAS)	No.: 2009-859
10601 81CT)	
PALOS HILLS, IL 60465)	
)	
)	

AGREEMENT FOR PROBATION

The Illinois Department of Financial and Professional Regulation, Division of Banking, and KEVIN S CAJAS, hereby agree to the following:

STIPULATIONS

KEVIN S CAJAS (hereinafter referred to as “Applicant”), is an Applicant for Loan Originator Registration pursuant to the Residential Mortgage License Act of 1987, 205 ILCS 635/7-1. At all times material to the matter set forth in this AGREEMENT FOR PROBATION, the Department of Financial and Professional Regulation, Division of Banking (hereinafter referred to as the “Department”), of the State of Illinois had jurisdiction over the subject matter and the parties herein.

Information has come to the attention of the Department through the application process that Applicant had been convicted of Deface Firearm ID Markings, Unlawful use of Weapons and Possess Firearm/Invalid FOID on 12/26/1999.

Such action by the Applicant, if proven to be true, could constitute grounds for denying Loan Originator Registration to the Applicant, on authority of the Residential Mortgage License Act of 1987 sec.1050.2110(6).

Applicant admits that the Department's information recited herein is accurate and complete.

Applicant has been advised of the right to have the pending allegation(s) reduced to a written charge, the right to a hearing, the right to contest any charges brought, and the right to administrative review of any order resulting from a hearing. Applicant knowingly waives each of these rights, as well as any right to administrative review of this Agreement. Applicant acknowledges this AGREEMENT FOR PROBATION is subject to posting on the Department's website.

Applicant and the Department have agreed in order to resolve this matter that the Applicant will be permitted to enter into an Agreement with the Department, providing for the imposition of disciplinary measures which are fair and equitable in the circumstances and which are consistent with the best interests of the people of the State of Illinois.

CONDITIONS

WHEREFORE, the Department of Financial and Professional Regulation, Division of Banking, and KEVIN S CAJAS agree:

- A. Applicant's registration shall be immediately placed on probation for a period of 24 months. The conditions of probation are:
 - a. Applicant is required to report all arrests and convictions to the Department.
 - b. Applicant is subject to suspension without notice or opportunity for a hearing if any of the following occur:
 - i. Applicant is convicted of a felony;
 - ii. Applicant is convicted of a misdemeanor involving monies, breach of trust, moral turpitude or misfeasance;
 - iii. Applicant is convicted of any offense that involves monies, breach of trust, moral turpitude or misfeasance.
 - c. Applicant when submitting the renewal application must also go through the

fingerprinting process for every year he/she renews while on probation.

d. Applicant is responsible to complete Continuing Education based on the effective date of this order regardless of being on probation.

B. This Agreement for Probation shall become effective immediately upon the signature of a Representative of this Department.

Illinois Department of Financial & Professional Regulation,
Division of Banking-Loan Originator Program-Enforcement Unit
122 S. Michigan Ave. – Suite 1900
Chicago, IL 60603

KEVIN S CAJAS
Applicant

Date

Illinois Department of Financial and Professional
Regulation-Representative

Date